

**Exhibit 43:**  
**Previously filed under seal as Ex. 42 to**  
**N. Sugnet Declaration (Docket No. 129)**

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**From:** Neuberger, Andrew (FID) <Andrew.Neuberger@morganstanley.com>  
**Sent:** Monday, August 29, 2005 8:40 PM  
**To:** Goodman, Deborah (FID)  
**Subject:** RE: NC FILE REVIEW (PIGGYBACK OFF OF SUBPRIME ACQ)

yes

**Andrew Neuberger - Managing Director**

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**From:** Goodman, Deborah (FID)  
**Sent:** Monday, August 29, 2005 4:14 PM  
**To:** Neuberger, Andrew (FID)  
**Subject:** FW: NC FILE REVIEW (PIGGYBACK OFF OF SUBPRIME ACQ)

Are you ok with a decreased due diligence review for New Century this quarter, 3.26%, in light of the fact that we will also have the rest of the acquisition results to look at? Thanks

Deborah Goodman  
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**From:** Pick, Adam (FID)  
**Sent:** Monday, August 29, 2005 3:47 PM  
**To:** Goodman, Deborah (FID)  
**Subject:** NC FILE REVIEW (PIGGYBACK OFF OF SUBPRIME ACQ)

Deb, With your approval I would like to utilize the sub-prime acquisition to complete the 3rd Quarter Warehouse Due Diligence Review. I have compared the due diligence sample for the acquisition and found that 270 loans (equating to 3.26% of the average warehouse line over the past three months) are currently on the warehouse line. Would this sample suffice for this quarters review or would you like me to select an additional 203 loans to reach the 5% number? Note that we will have line items on the 3rd Quarter DD Results for the 2nd Quarter WH Review, 3rd Quarter WH Review, and the 834 loan due diligence review for the acquisition.

Thanks,  
Adam

